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(David C. Read)

Dated: September 21, 2005 Signature:

Docket No.: 29804/36569A

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

William Phelan et al.

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 2161

For: METHODS AND APPARATUS FOR

AUTOMATICALLY EXCHANGING CREDIT

INFORMATION

Examiner: Not Yet Assigned

STATUS INQUIRY

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

It is respectfully requested that the attorney named below be advised of the status of the above-identified application. It is now nearly four years since this application was filed. Please advise us of when we might expect to receive an Office Action from the

Patent and Trademark Office.

Dated: September 21, 2005

Respectfully submitted

David C. Read

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